

From: Charles Hale <halecf@gmail.com>
Sent: Wednesday, September 23, 2015 11:54 PM
To: EBSA, E-ORI - EBSA
Subject: Rule RIN 1210-AB32 affecting 401k and IRAs

I just heard that this proposed rule will restrict the use of options in IRS accounts. I hope this portion of the new rule does not pass. I have spent the small amount of time required to learn how to use options to protect my holdings, buy equities at reduced prices and generate extra income. My IRAs have benefited greatly from the proper use of options. Stop trying to protect me from myself. People that do not understand options mistakenly think they are dangerous and therefore never use them. Anyone who understands them and uses them properly will benefit from that use. Make me take an options proficiency test but do not prevent me from benefitting from them under the guise of protecting me. You hurting me not protecting me.

Respectfully,
Charles F. Hale